



# CITY OF HOUSTON

**Sylvester Turner**

Mayor

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April 9, 2019

The Honorable Jim Murphy  
Chair, Pensions, Investments and Financial Services Committee  
Texas House Representatives  
P.O. Box 2910  
Austin, Texas 78768

Dear Chairman Murphy,

Over the last few years the Houston Police Department, along with police organizations across the state, have recognized a significant increase in credit card abuse and “skimming” cases across the state. In these cases, the perpetrators utilize electronic devices placed inside point-of-sale systems on fuel pumps, or externally on an ATM machine, with the purpose of capturing the account data stored electronically on a credit or debit card. House Bill 2945 will help law enforcement address these crimes more effectively.

According to the banking industry, *Texas represents 42% of losses* suffered by their institutions, nationwide. Law enforcement reports that Texas is vulnerable to this kind of criminal activity due to our geographical size, large economy and out-of-date laws.

HB 2945 will give the Texas Department of Agriculture the right to inspect fuel pumps for skimming devices. It provides penalties for those gas stations that are repeatedly found with skimming devices on their pumps, but refuse to upgrade their security. There are several, relatively inexpensive measures that make it difficult for suspects to place skimming devices on pumps. Unfortunately, many gas stations will not invest in these measures because they are losing very little money to these crimes. Instead, banks absorb the loss in most cases. This bill also has criminal penalties for those that fail to report these devices to law enforcement, or that would purposely destroy evidence.

This kind of crime is elusive and constantly adapting because it pertains to eCommerce, fraud and organized criminal organizations that seek to exploit any vulnerability. As such, the laws we use to prosecute these crimes need to be periodically updated to efficiently address the threat. HB 2945 will help empower law enforcement to meet this growing criminal activity and I urge your committee to support its passage.

Sincerely,

A handwritten signature in black ink, appearing to read "Sylvester Turner", is written over a horizontal line.

Sylvester Turner,  
Mayor